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**ENTREPRENEURIAL INTENTION AMONG BUSINESS UNDERGRADUATE
STUDENT IN UUM**



Thesis Submitted to
School of Business Management
Universiti Utara Malaysia,
in Partial Fulfillment of the Requirement for the Master of Science
(Management)



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Perniagaan**

SCHOOL OF BUSINESS MANAGEMENT

Universiti Utara Malaysia

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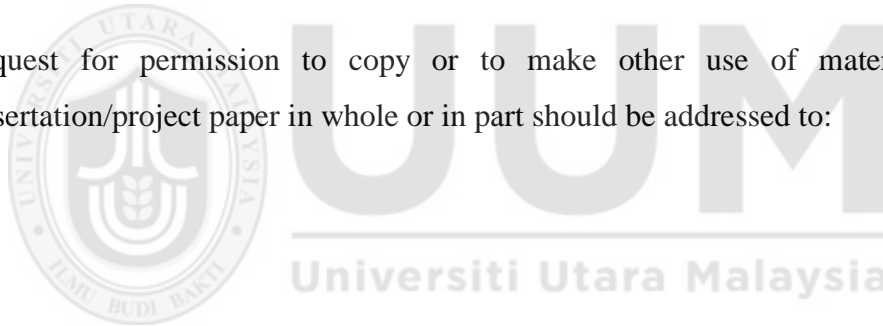
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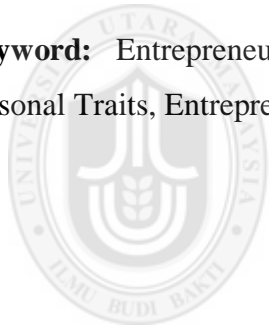


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ABSTRACT

The number of a young entrepreneur that involved in business remains low, it is important to investigate the entrepreneurial factors to attract the university student to venture business involved. The main objective of this study is to analyse the relationship between personal attitude, perceived feasibility, personal traits and entrepreneurial knowledge with the entrepreneurial intention among the undergraduates under the School of Business Management, Universiti Utara Malaysia. Data was collected by using the questionnaire that has been distributed to 302 respondents; however, only 200 questionnaires have been successfully collected for the data analysis. Findings of the research revealed that only two (2) out of four variables having significant relationship with the entrepreneurial intention, which are personal attitude and personal traits. The recommendation for the related stakeholders and future research were also discussed.

Keyword: Entrepreneurial Intention, Personal Attitude, Perceived Feasibility, Personal Traits, Entrepreneurial Knowledge, Undergraduates

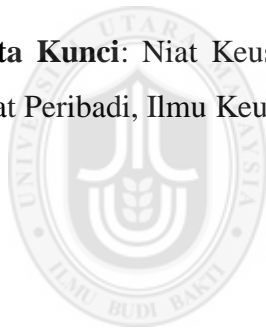


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ABSTRAK

Bilangan usahawan muda yang terlibat dalam perniagaan masih rendah, hal ini demikian sangat penting untuk mengkaji faktor-faktor keusahawanan untuk menarik pelajar universiti untuk terlibat dalam perniagaan. Objektif utama kajian ini dijalankan adalah untuk menganalisis hubungan antara kecenderungan sikap personal, keupayaan yang boleh dilihat, sifat peribadi dan ilmu keusahawanan dengan niat keusahawanan antara graduan perniagaan di Universiti Utara Malaysia. Data dikumpul dengan menggunakan borang kaji selidik yang telah diedarkan kepada 302 responden, namun begitu, hanya 200 borang kaji selidik yang berjaya dikutip semula bagi tujuan analisis. Penemuan kajian telah menunjukkan hanya dua (2) daripada empat pemboleh ubah mempunyai hubungan dengan niat keusahawanan iaitu sifat personal dan sifat peribadi. Cadangan bagi pihak berkepentingan dan terhadap penyelidikan pada masa hadapan turut dibincangkan.

Kata Kunci: Niat Keusahawanan, Sikap Personal, Keupayaan yang boleh dilihat, Sifat Peribadi, Ilmu Keusahawanan, Graduan



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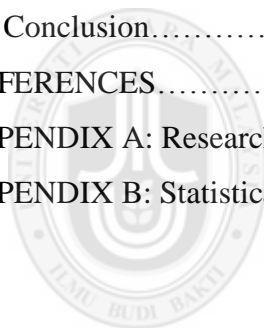
May Allah bless all of you for your kindness. Amin.

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LIST OF ABBREVIATION

UUM	Universiti Utara Malaysia
SBM	School of Business Management
SME	Small Medium Enterprise
SPSS	Statistical Package for the Social Science
PA	Personal Attitude
PF	Perceived Feasibility
PT	Personal Traits
EK	Entrepreneurial Knowledge
EI	Entrepreneurial Intention
LoC	Locus of Control
NA	Need for Achievement
RT	Risk Tolerance
EA	Entrepreneurial Alertness

CHAPTER 1: INTRODUCTION

1.0 Introduction to the study

In this chapter, this study will analyse the relationship between the factors of personal attitude, perceived feasibility, personal traits and entrepreneurial knowledge towards entrepreneurial intention among the business undergraduates of Universiti Utara Malaysia (UUM), Kedah. This chapter outlines the research background and details on how the research will be carried out. It also explores the problem statement, numbers of research questions and research objectives, the significance of the study, scope of the study, the definition of key terms and also on the entire organization of the thesis.



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1.1 Background of study

Nowadays, in challenging economy, the self-employment is become the first option. In addition, the increasing unemployment rate in Malaysia make business becomes an attractive occupation for graduate student. The interest of entrepreneurship among both undergraduate and graduate students has shown a positive development over the last decade (Buzeye, 2013). The total job opportunity is limited and the secure job especially in the public sector is no longer a guarantee for graduate student (Collins, Hannon et al, 2004; Kamau-Maina, 2006; Postigo, Iacobucci et al, 2006). They shall to compete with other graduates for a job in the competitive working environment. Therefore, student shall prepare themselves to start the business ventures upon their graduation. Many universities and colleges around the world introducing entrepreneurship subjects to promote entrepreneurship and a professional entrepreneurship career among students (Postigo and Tamborini, 2002). This subject will provide the valuable entrepreneurial knowledge and skills to create their own business venture in future.

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APPENDIX A: Research Questionnaire

Research Questionnaire



ASSESSING THE ENTREPRENEURIAL INTENTION AMONG UUM BUSINESS STUDENTS

Dear Respondent,

This survey is conducted in order to analyze the relationship between personal attitude, perceived feasibility, personal traits and entrepreneurial knowledge towards creating and triggering the entrepreneurial intention of undergraduates under the School of Business Management, UUM.

Your cooperation in answering these research questions is really appreciated as this will help the completion of the research, All information given will be keep strictly confidential and for the purpose of this research only.

Thank you for your valuable time, attention and cooperation.

Thanks and Regards,

Nur Hazwani binti Abdullah

(MSc Management)

Section A: Demographics Profile

Please place the (X) at the appropriate column for the following questions.

1. Gender:

Male	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Female	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>

2. Your current semester:

1 – 2	<div style="border: 1px solid black; width: 50px; height: 20px;"></div>	3 - 4	<div style="border: 1px solid black; width: 50px; height: 20px;"></div>	5- 6	<div style="border: 1px solid black; width: 50px; height: 20px;"></div>	7 - 8	<div style="border: 1px solid black; width: 50px; height: 20px;"></div>	.> 9	<div style="border: 1px solid black; width: 50px; height: 20px;"></div>
-------	---	-------	---	------	---	-------	---	------	---

3. Your Programme

Bachelor of Business Administration	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Bachelor of Entrepreneurship	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Bachelor of HRM	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Bachelor of Marketing	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Others (specify) _____	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>

4. Your Age:

18-19 years old	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
20-22 years old	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
23-25 years old	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
> 25 years	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>

5. Your Grade Percentage Average (GPA) :

4.00 – 3.50	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
3.49 – 3.00	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
2.99 – 2.50	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Below 2.50	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>

6. Your ethnicity:

Malay	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Chinese	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Indian	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Others : (Please specify)	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>

7. Did you have any business experience?

Yes ()	No ()
---------------	--------------

8. Do any of your family members engage in business?

Yes ()	No ()
---------------	--------------

Section B

Please indicate the degrees of your agreement or disagreement towards the statement below by circling upon your response according to the following options:

Section C

	Description	Strongly Disagree						Strongly Agree
1.	Being an entrepreneur implies more advantages than disadvantages to me	1	2	3	4	5	6	7
2.	A career as entrepreneur is attractive for me	1	2	3	4	5	6	7
3.	Among various options, I would rather be an entrepreneur	1	2	3	4	5	6	7
4.	I am prepared to start a viable firm	1	2	3	4	5	6	7
5.	I can control the creation process of a new firm	1	2	3	4	5	6	7
6.	I know the necessary practical details to start a firm	1	2	3	4	5	6	7
7.	I know how to develop an entrepreneurial project	1	2	3	4	5	6	7
8.	If I tried to start a firm, I would have a high probability of succeeding	1	2	3	4	5	6	7
9.	I desire and pursue success	1	2	3	4	5	6	7
10.	I will seek added responsibilities in jobs assigned to me	1	2	3	4	5	6	7
11.	I will try hard to improve on past work performance	1	2	3	4	5	6	7
12.	I enjoy completing tasks	1	2	3	4	5	6	7
13.	I attribute success or failure to myself rather than to others and circumstances	1	2	3	4	5	6	7
14.	I will try to perform better than my friends	1	2	3	4	5	6	7
15.	I will do very well in fairly difficult tasks relating to my study and my work	1	2	3	4	5	6	7
16.	I return to uncompleted tasks and finish them	1	2	3	4	5	6	7
17.	I put in great effort sometimes in order to learn something new	1	2	3	4	5	6	7
18.	I have little fear of failure	1	2	3	4	5	6	7
19.	Diligence and hard work usually lead to success	1	2	3	4	5	6	7
20.	I do not really believe in luck	1	2	3	4	5	6	7
21.	One should not start a business if there is a risk it might fail	1	2	3	4	5	6	7
22.	Risk of failure is a major concern for me	1	2	3	4	5	6	7
23.	I read news, magazines, or trade publications regularly to start my own business.	1	2	3	4	5	6	7
24.	I think about work-related matters in my free time to start my own business.	1	2	3	4	5	6	7

	Description	Strongly Disagree						Strongly Agree
25.	I think about work-related matters even during my holidays to start my own business.	1	2	3	4	5	6	7
26.	I think about new business ideas in my free time to start my own business.	1	2	3	4	5	6	7
27.	Thanks to my experience, I know how to start a viable business	1	2	3	4	5	6	7
28.	Thanks to my professional experience, I know well clients problems	1	2	3	4	5	6	7
29.	It is easy for me to identify business opportunities in my professional area	1	2	3	4	5	6	7
30.	Thanks to my knowledge, I am comfortable at my work as I know how the business works	1	2	3	4	5	6	7

Please indicate the degrees of your agreement or disagreement towards the statement below by circling upon your response according to the following options:

	Description	Strongly Disagree						Strongly Agree
1.	If I were given a choice between self-employments and being employed, my personal preference would be self-employment.	1	2	3	4	5	6	7
2.	It has crossed my mind to start a business of my own or with my partner	1	2	3	4	5	6	7
3.	I will start my own business or become self-employed on a full time basis within the next one year.	1	2	3	4	5	6	7
4.	I will start my own business or become self-employed on a full time basis within the next five year.	1	2	3	4	5	6	7
5.	I will choose a career as an employer	1	2	3	4	5	6	7

Your time, efforts and cooperation is much appreciated

APPENDIX B: Statistical Analysis Output

1) Reliability Test

1. Reliability result for all variables

Cronbach's Alpha	N of Items
.851	5

2. Reliability result for IV 1: Personal Attitude

Cronbach's Alpha	N of Items
.821	3

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
entrepreneur implies more advantages	10.2450	5.342	.587	.389	.844
entrepreneur is attractive	10.3350	4.777	.788	.634	.637
I would rather be an entrepreneur	10.4900	5.327	.661	.533	.768

3. Reliability result for IV 2: Perceived Feasibility

Cronbach's Alpha	N of Items
.828	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
prepared to start a viable firm	18.4800	13.507	.573	.348	.810
the creation process of a new firm	18.4050	14.142	.633	.413	.792
practical details to start a firm	18.3750	13.522	.674	.500	.779
develop an entrepreneurial project	18.3700	13.350	.642	.468	.788
have a high probability of succeeding	18.2300	14.027	.606	.374	.798

4. Reliability result for IV 3: Personal Traits

Cronbach's Alpha	N of Items
.859	18

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
seek added responsibilities	86.4400	123.765	.519	.449	.850
try hard to improve	86.3600	122.855	.613	.538	.847
enjoy completing tasks	86.0950	122.418	.620	.592	.846
attribute success or failure	86.1750	124.537	.551	.585	.849
try to perform better	86.2900	123.323	.573	.483	.848
do very well in fairly difficult tasks	86.1850	124.996	.518	.510	.850
return to uncompleted tasks	86.1950	124.439	.569	.520	.849
put in great effort sometimes	86.3800	123.584	.450	.280	.853
have little fear of failure	86.1050	123.853	.562	.440	.849
Diligence and hard work	86.6550	127.694	.277	.127	.861
do not really believe in luck	86.0200	127.477	.342	.254	.857

not start a business if there is a risk it might fail	87.2300	126.067	.277	.240	.863
Risk of failure is a major concern	87.1200	127.222	.232	.372	.866
read news, magazines, or trade publications regularly	86.8200	125.194	.383	.405	.856
think about work-related matters in my free time	86.7750	119.562	.591	.467	.846
think about work-related matters even during my holidays	86.8150	122.835	.531	.529	.849
think about new business ideas in my free time	86.5850	120.475	.639	.580	.845
	86.8700	124.234	.471	.417	.852

5. Reliability result for IV 4: Entrepreneurial Knowledge

Cronbach's Alpha	N of Items
.847	4

Item-Total Statistics

	Scale Mean if Deleted	Scale Variance if Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
know how to start a viable business	14.9700	9.517	.639	.432	.826
know well clients problems	14.9950	9.010	.744	.555	.780
easy for me to identify business opportunities	15.0300	9.527	.677	.470	.810
comfortable at my work	14.7800	9.539	.682	.480	.807

6. Reliability result for DV: Entrepreneurial Intention

Cronbach's Alpha	N of Items
.741	5

Item-Total Statistics

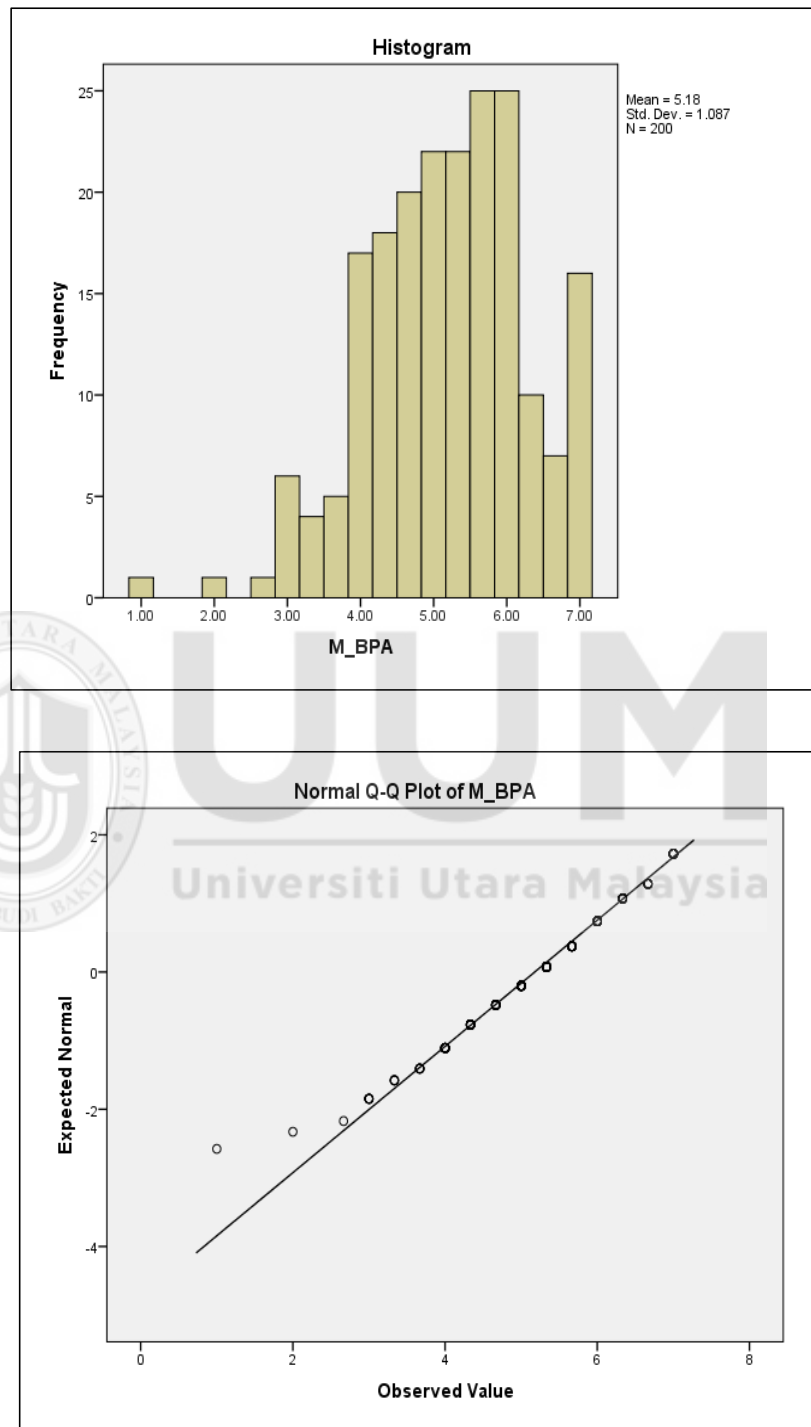
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
be self-employment	20.6050	10.622	.494	.367	.699
start a business	20.5950	10.353	.658	.528	.642
self-employed on a full time within 1 years	20.8600	11.096	.489	.250	.701
self-employed on a full time within 5 years	20.7450	10.442	.603	.406	.659
Career as an employer	20.9350	11.428	.324	.146	.769



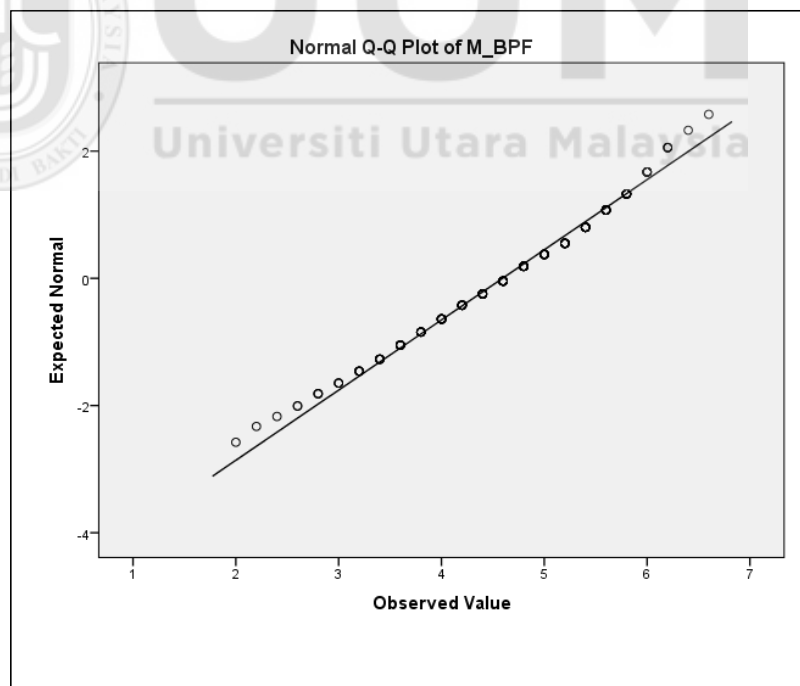
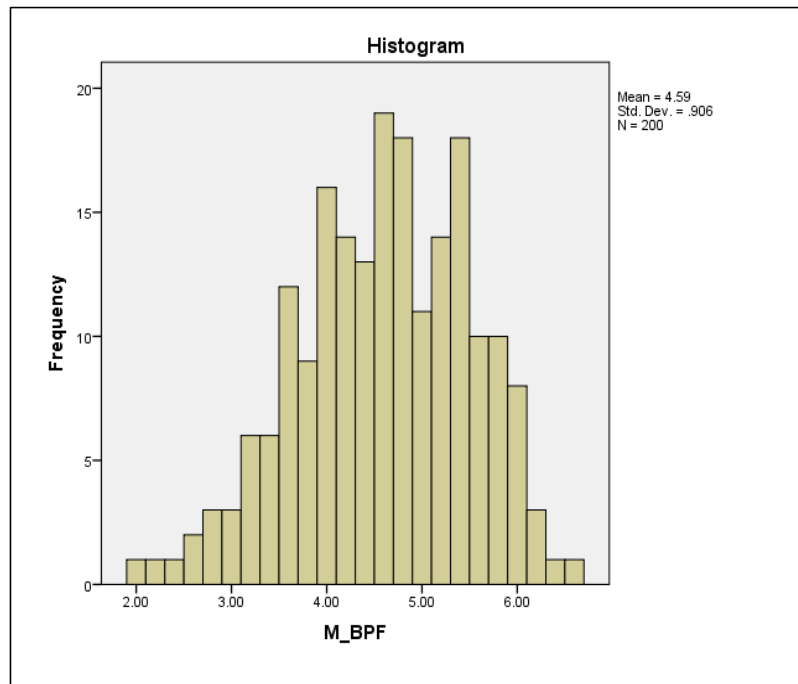
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II) Normality Test

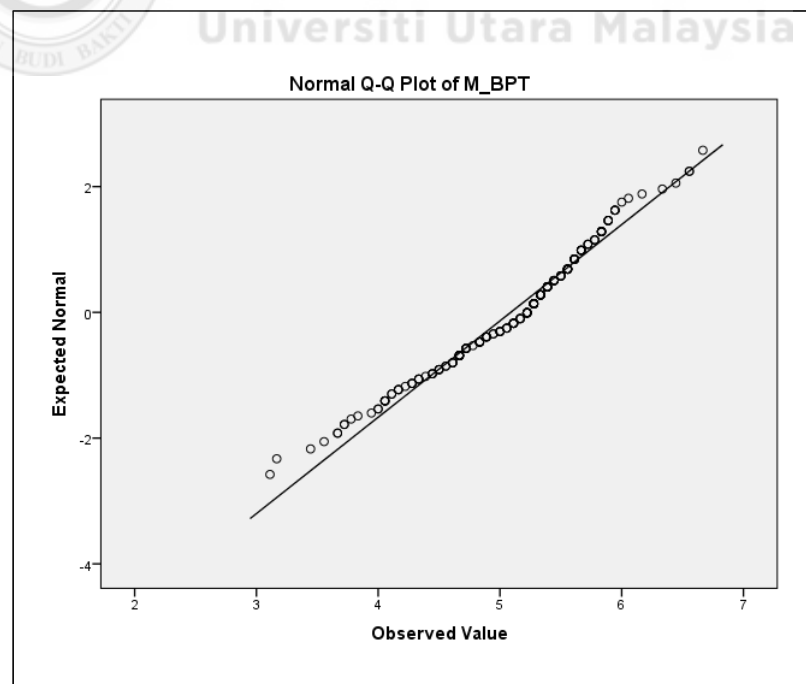
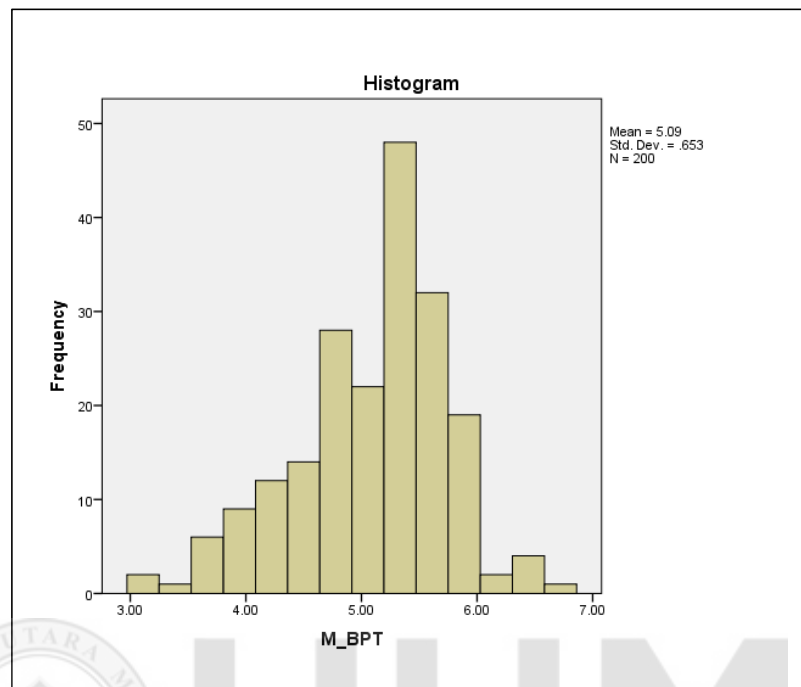
a) Normality Test IV 1: Personal Attitude



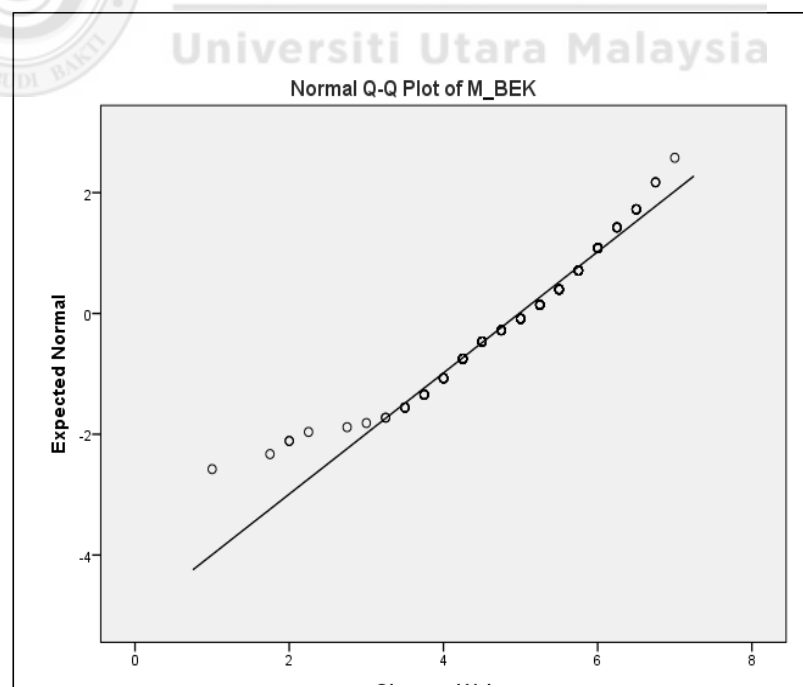
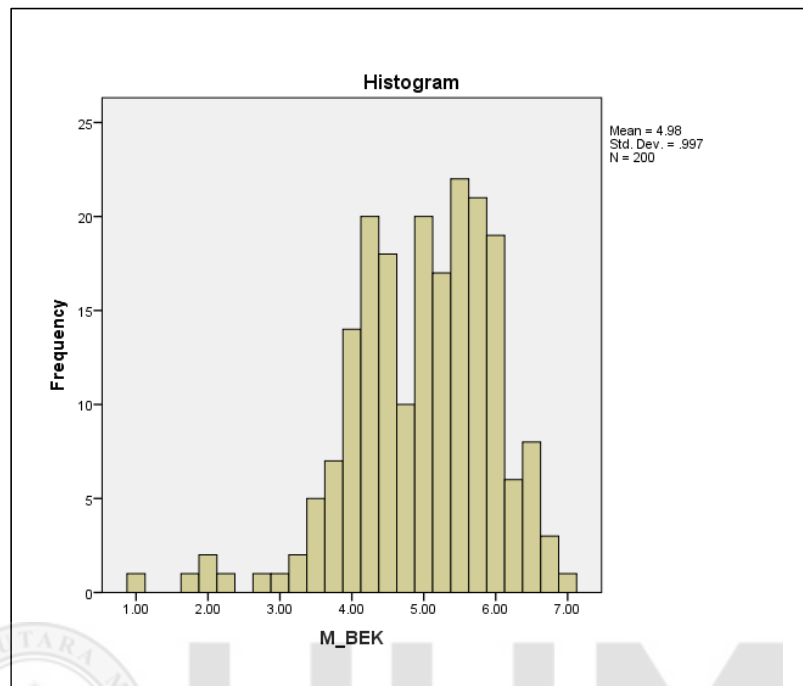
b) Normality Test IV 2: Perceived Feasibility



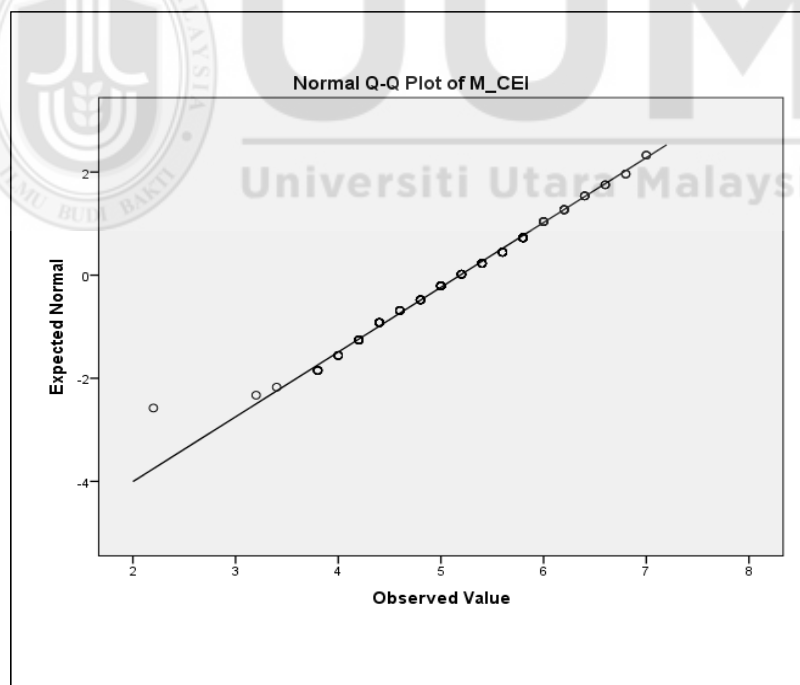
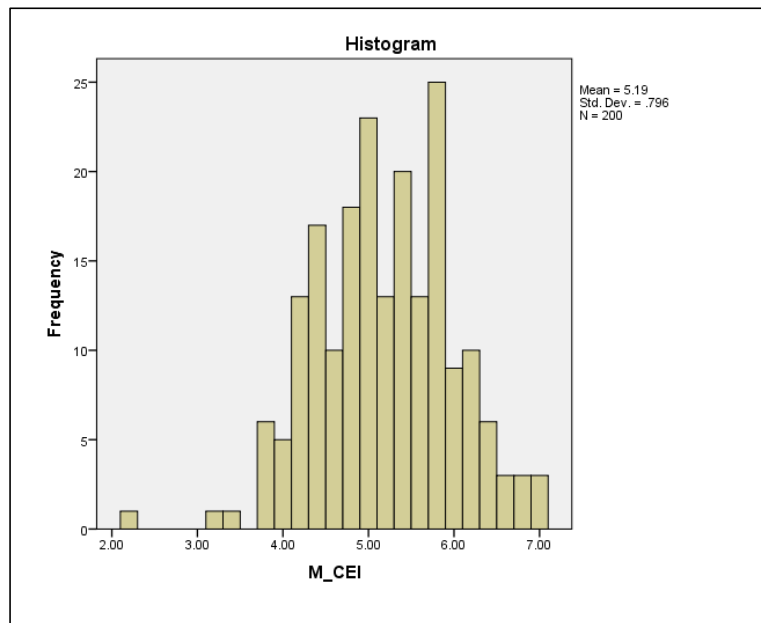
c) Normality Test IV 3: Personal Traits



d) Normality Test IV 4: Entrepreneurial Knowledge



d) Normality Test DV: Entrepreneurial Intention



III) Descriptive Analysis

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Personal Attitude	200	5.1783	1.08689	-.454	.172	.438	.342
Perceived Feasibility	200	4.5930	.90634	-.299	.172	-.322	.342
Personal Traits	200	5.0886	.65270	-.510	.172	.232	.342
Entrepreneurial Knowledge	200	4.9813	.99683	-.788	.172	1.284	.342
Entrepreneurial Intention	200	5.1870	.79574	-.170	.172	.236	.342
Valid N (listwise)	200						

a) Frequency Analysis for Demographic Profile

Gender				
		Frequency	Percent	Cumulative Percent
Valid	Male	39	19.5	19.5
	Female	161	80.5	100.0
	Total	200	100.0	

Semester				
		Frequency	Percent	Cumulative Percent
Valid	1-2	1	.5	.5
	3-4	13	6.5	7.0
	5-6	184	92.0	99.0
	7-8	1	.5	99.5
	>9	1	.5	100.0
	Total	200	100.0	

Programme

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor of Business Administration	81	40.5	40.5	40.5
	Bachelor of Entrepreneurship	28	14.0	14.0	54.5
	Bachelor of HRM	57	28.5	28.5	83.0
	Bachelor of Marketing	34	17.0	17.0	100.0
	Total	200	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-19 years old	3	1.5	1.5	1.5
	20-22 years old	128	64.0	64.0	65.5
	23-25 years old	66	33.0	33.0	98.5
	>25 years	3	1.5	1.5	100.0
	Total	200	100.0	100.0	

GPA

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4.00-3.50	83	41.5	41.5	41.5
	3.49-3.00	107	53.5	53.5	95.0
	2.99-2.50	8	4.0	4.0	99.0
	Below 2.50	2	1.0	1.0	100.0
	Total	200	100.0	100.0	

Ethnicity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	153	76.5	76.5	76.5
	Chinese	36	18.0	18.0	94.5
	Indian	8	4.0	4.0	98.5
	others	3	1.5	1.5	100.0
	Total	200	100.0	100.0	

Business Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	130	65.0	65.0	65.0
	no	70	35.0	35.0	100.0
	Total	200	100.0	100.0	

Family member engaged in business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	123	61.5	61.5	61.5
	no	77	38.5	38.5	100.0
	Total	200	100.0	100.0	

IV) Reliability Analysis

a) Reliability test for overall variables

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure

Cronbach's Alpha	N of Items
.851	5

b) Reliability test for IV 1: Personal Attitude

Cronbach's Alpha	N of Items
.821	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
entrepreneur implies more advantages	10.2450	5.342	.587	.389	.844
entrepreneur is attractive	10.3350	4.777	.788	.634	.637
I would rather be an entrepreneur	10.4900	5.327	.661	.533	.768

c) Reliability test for IV 2: Perceived Feasibility

Cronbach's Alpha	N of Items
.828	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
prepared to start a viable firm	18.4800	13.507	.573	.348	.810
the creation process of a new firm	18.4050	14.142	.633	.413	.792
practical details to start a firm	18.3750	13.522	.674	.500	.779
develop an entrepreneurial project	18.3700	13.350	.642	.468	.788
have a high probability of succeeding	18.2300	14.027	.606	.374	.798

e) Reliability test for IV 3: Personal Traits

Cronbach's Alpha	N of Items
.859	18

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
desire and pursue success	86.4400	123.765	.519	.449	.850
seek added responsibilities	86.3600	122.855	.613	.538	.847
try hard to improve	86.0950	122.418	.620	.592	.846
enjoy completing tasks	86.1750	124.537	.551	.585	.849
attribute success or failure	86.2900	123.323	.573	.483	.848
try to perform better	86.1850	124.996	.518	.510	.850
do very well in fairly difficult tasks	86.1950	124.439	.569	.520	.849
return to uncompleted tasks	86.3800	123.584	.450	.280	.853
put in great effort sometimes	86.1050	123.853	.562	.440	.849
have little fear of failure	86.6550	127.694	.277	.127	.861
Diligence and hard work	86.0200	127.477	.342	.254	.857
do not really believe in luck	87.2300	126.067	.277	.240	.863
not start a business if there is a risk it might fail	87.1200	127.222	.232	.372	.866
Risk of failure is a major concern	86.8200	125.194	.383	.405	.856
read news, magazines, or trade publications regularly	86.7750	119.562	.591	.467	.846
think about work-related matters in my free time	86.8150	122.835	.531	.529	.849
think about work-related matters even during my holidays	86.5850	120.475	.639	.580	.845
think about new business ideas in my free time	86.8700	124.234	.471	.417	.852

f) Reliability test for IV 4: Entrepreneurial Knowledge

Cronbach's Alpha	N of Items
.847	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
know how to start a viable business	14.9700	9.517	.639	.432	.826
know well clients problems	14.9950	9.010	.744	.555	.780
easy for me to identify business opportunities	15.0300	9.527	.677	.470	.810
comfortable at my work	14.7800	9.539	.682	.480	.807

g) Reliability test for DV: Entrepreneurial Intention

Cronbach's Alpha	N of Items
.741	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
be self-employment	20.6050	10.622	.494	.367	.699
start a business	20.5950	10.353	.658	.528	.642
self-employed on a full time within 1 years	20.8600	11.096	.489	.250	.701
self-employed on a full time within 5 years	20.7450	10.442	.603	.406	.659
Career as an employer	20.9350	11.428	.324	.146	.769

V) Correlation Analysis

Correlations		M_BPA	M_BPF	M_BPT	M_BEK	M_CEI
M_BPA	Pearson Correlation	1	.520**	.581**	.540**	.542**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	200	200	200	200	200
M_BPF	Pearson Correlation	.520**	1	.549**	.633**	.471**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	200	200	200	200	200
M_BPT	Pearson Correlation	.581**	.549**	1	.678**	.551**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	200	200	200	200	200
M_BEK	Pearson Correlation	.540**	.633**	.678**	1	.481**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	200	200	200	200	200
M_CEI	Pearson Correlation	.542**	.471**	.551**	.481**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	200	200	200	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

VI) Multiple Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.629 ^a	.395	.383	.62519	.395	31.846	4	195	.000

a. Predictors: (Constant), M_BEK, M_BPA, M_BPF, M_BPT

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49.789	4	12.447	31.846	.000 ^b
	Residual	76.217	195	.391		
	Total	126.006	199			

a. Dependent Variable: M_CEI

b. Predictors: (Constant), M_BEK, M_BPA, M_BPF, M_BPT

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	1.643	.353		4.655	.000	.947	2.339
M_BPA	.205	.053	.280	3.868	.000	.100	.309
M_BPF	.122	.066	.139	1.848	.066	-.008	.253
M_BPT	.333	.099	.273	3.354	.001	.137	.529
M_BEK	.045	.067	.057	.674	.501	-.088	.178